

FIG. 1

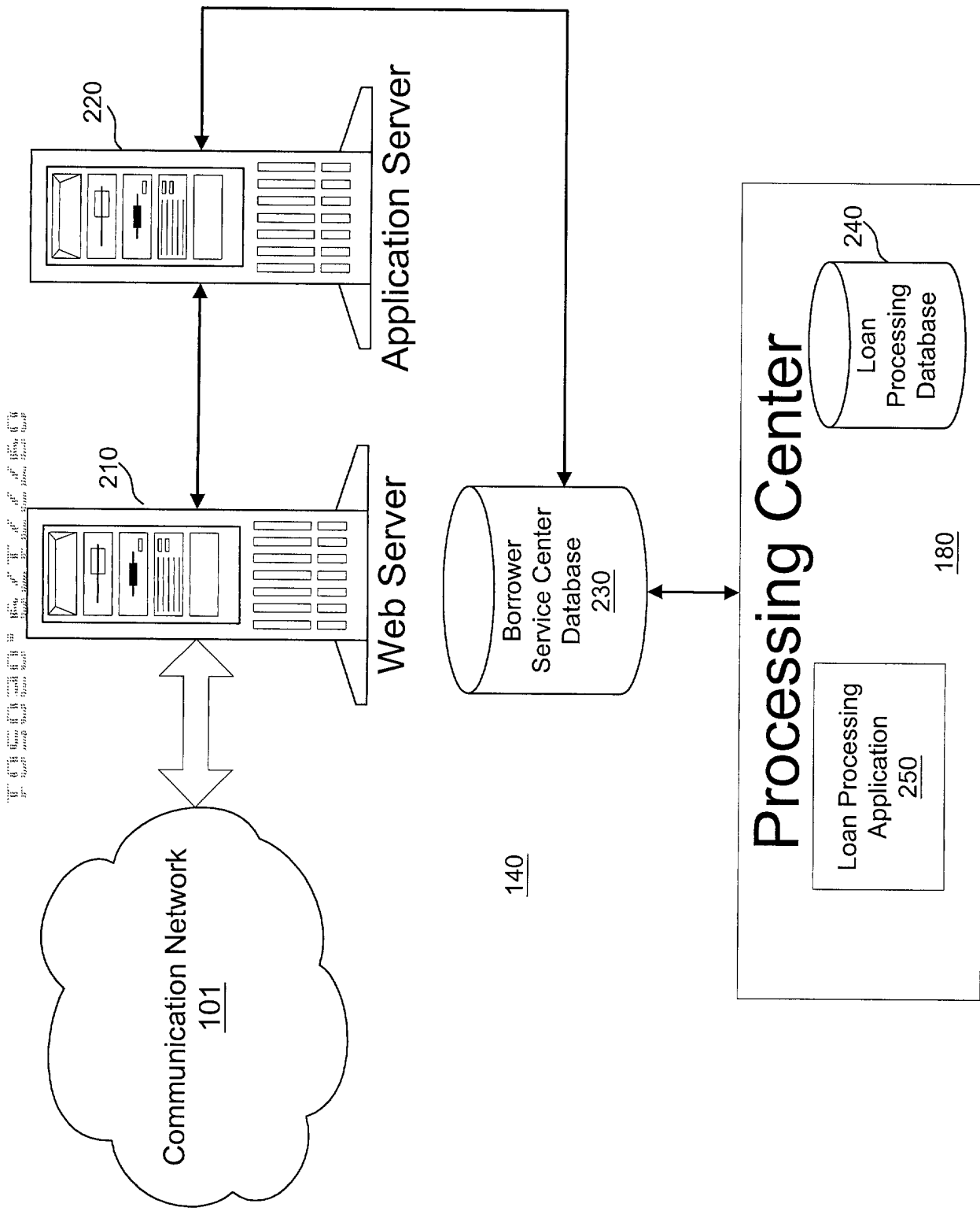


FIG. 2

FIG. 3 is a block diagram of a system for processing loan applications. The system includes a communication network 101, a borrower service center 320, a secure online application 340, a loan status and pipeline monitor 350, a borrower service center database 330, a qualification processing engine 360, a processing center 180, a loan processing application 250, and a loan processing database 240.

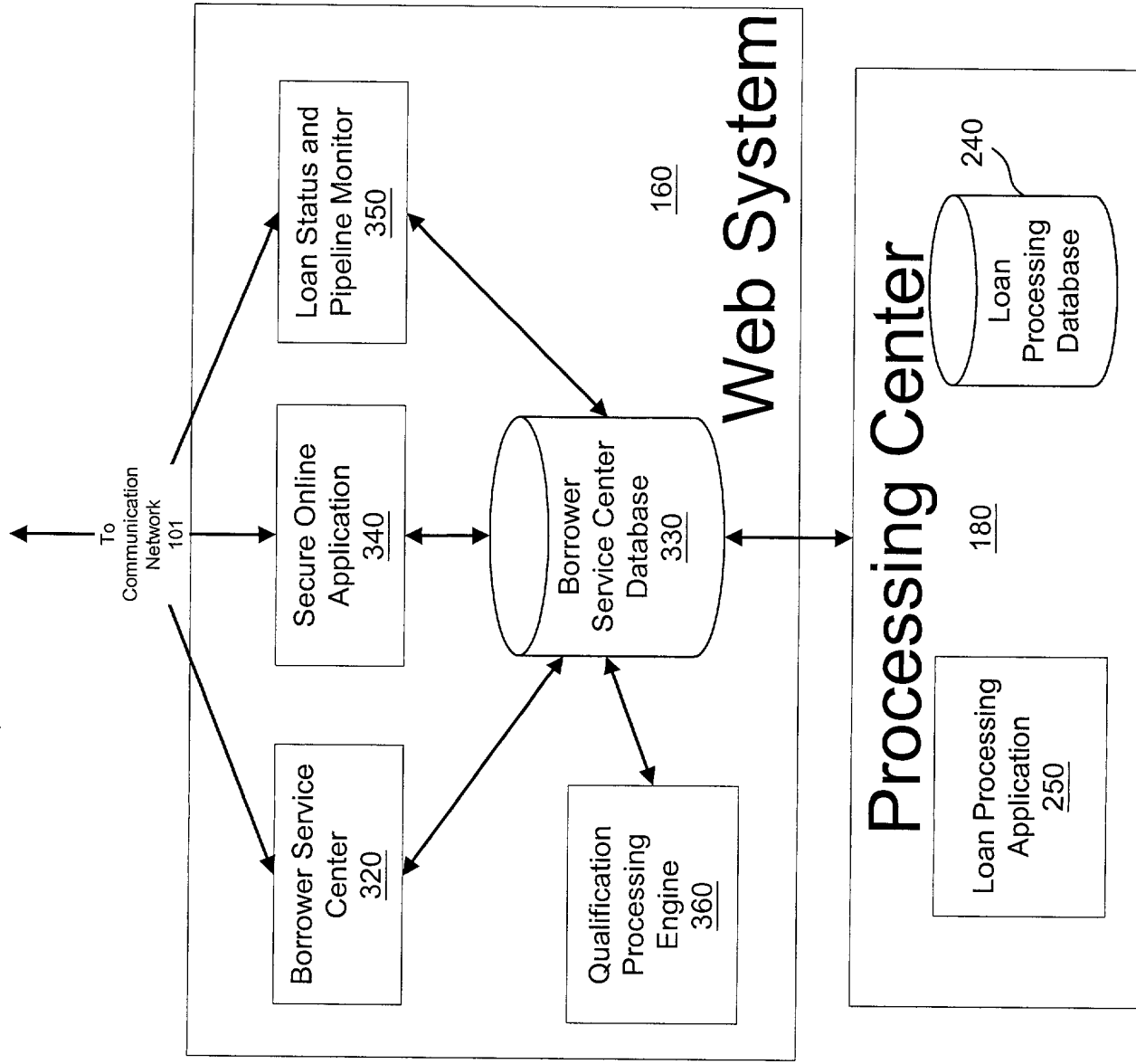


FIG. 3

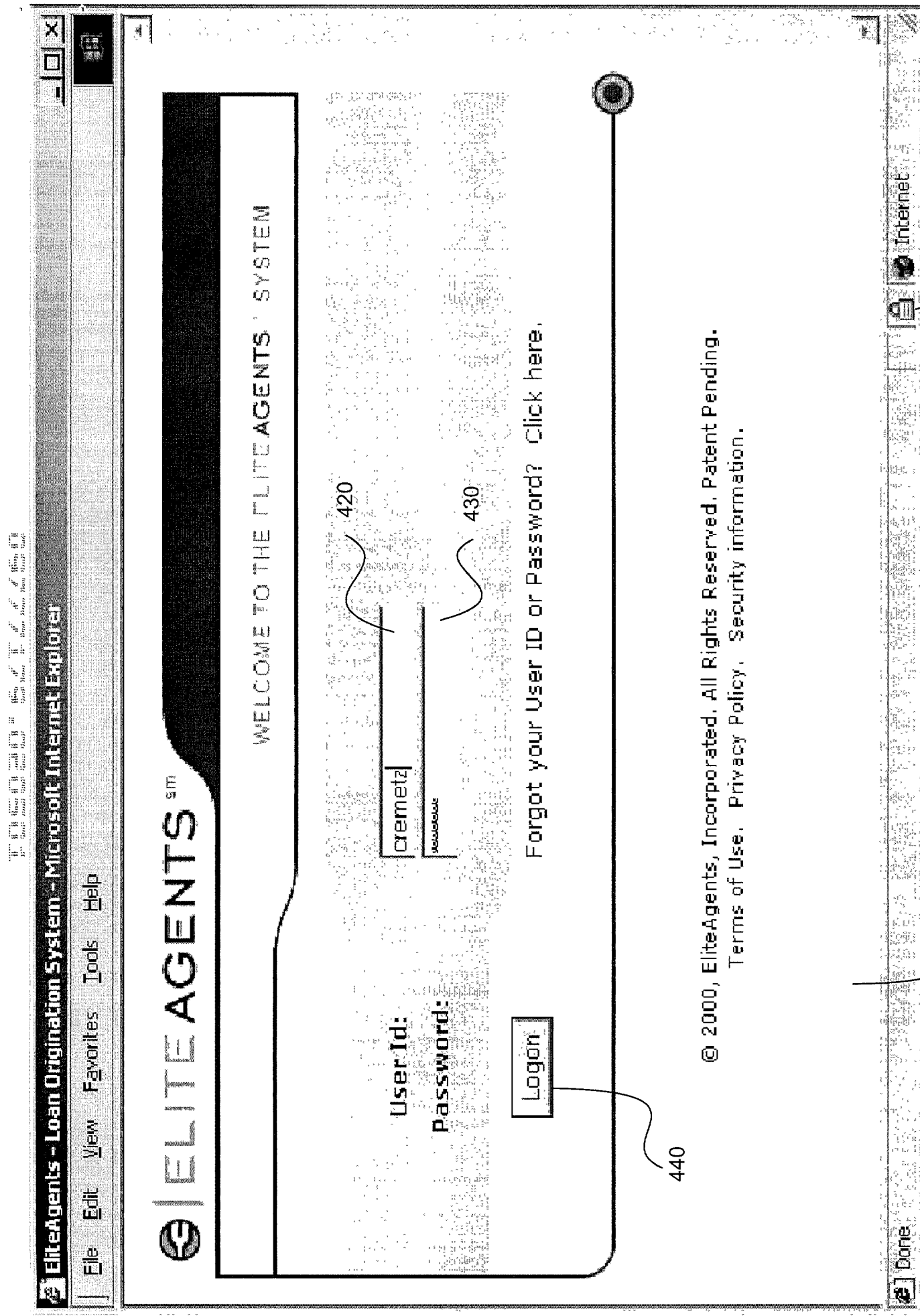
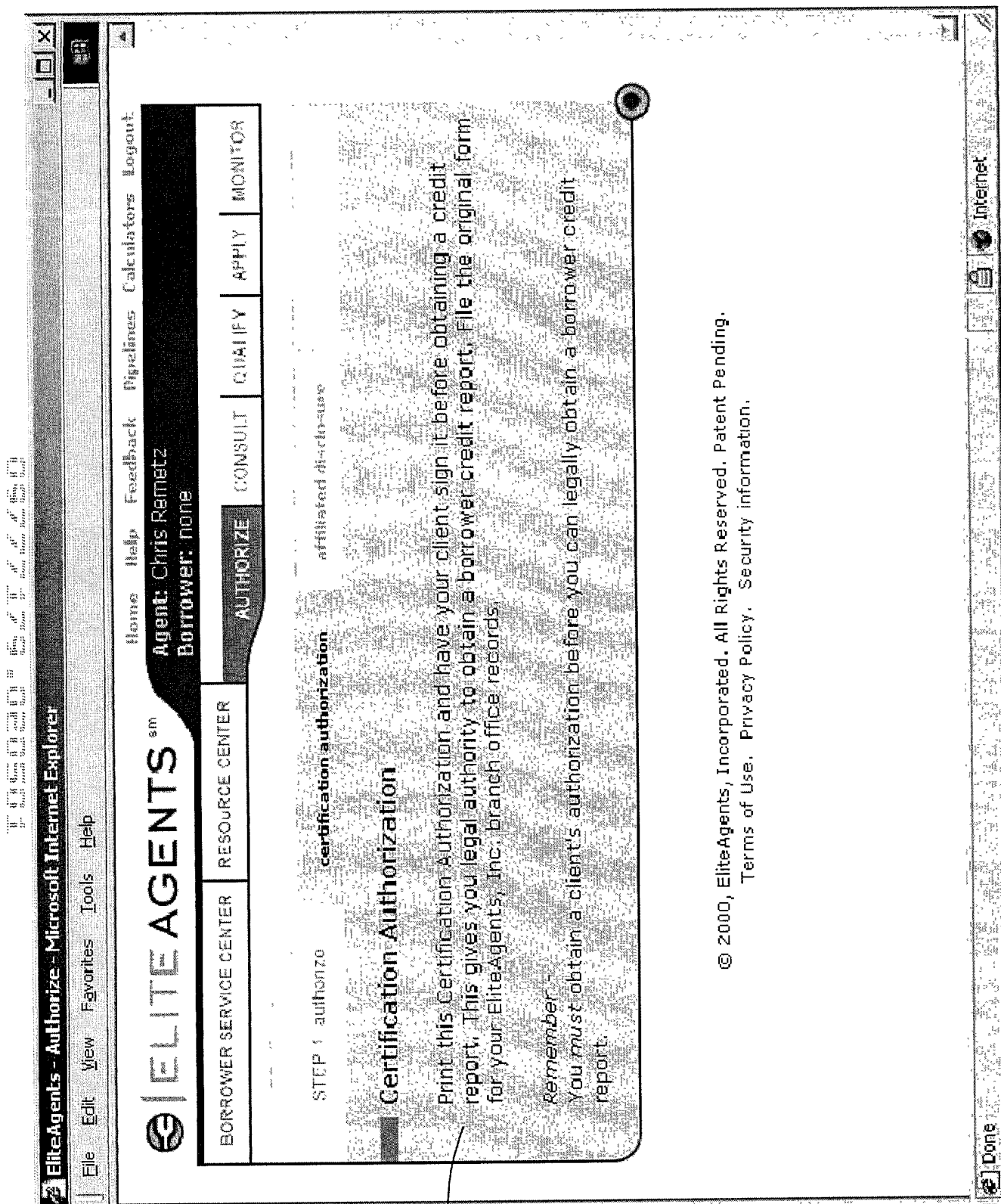


FIG. 4

400

410






600

FIG. 6

Microsoft Internet Explorer

**ELITE AGENTS**<sup>sm</sup>

home help Feedback Pipelines Calculators Logout

Agent: Chris Remetz  
Borrower: none

BORROWER SERVICE CENTER

RESOURCE CENTER

AUTHORIZE

CONSULT

QUALIFY

APPLY

MONITOR

STEP 2 consult home buying process rights as borrower program consultation

### The Home Buying Process

Start your client consultation with the Home Buying Process. This document provides your client with a complete understanding of buying a home. While reviewing this document make sure you emphasize the "Apply for a Mortgage" section and the value you add as an EliteAgent.

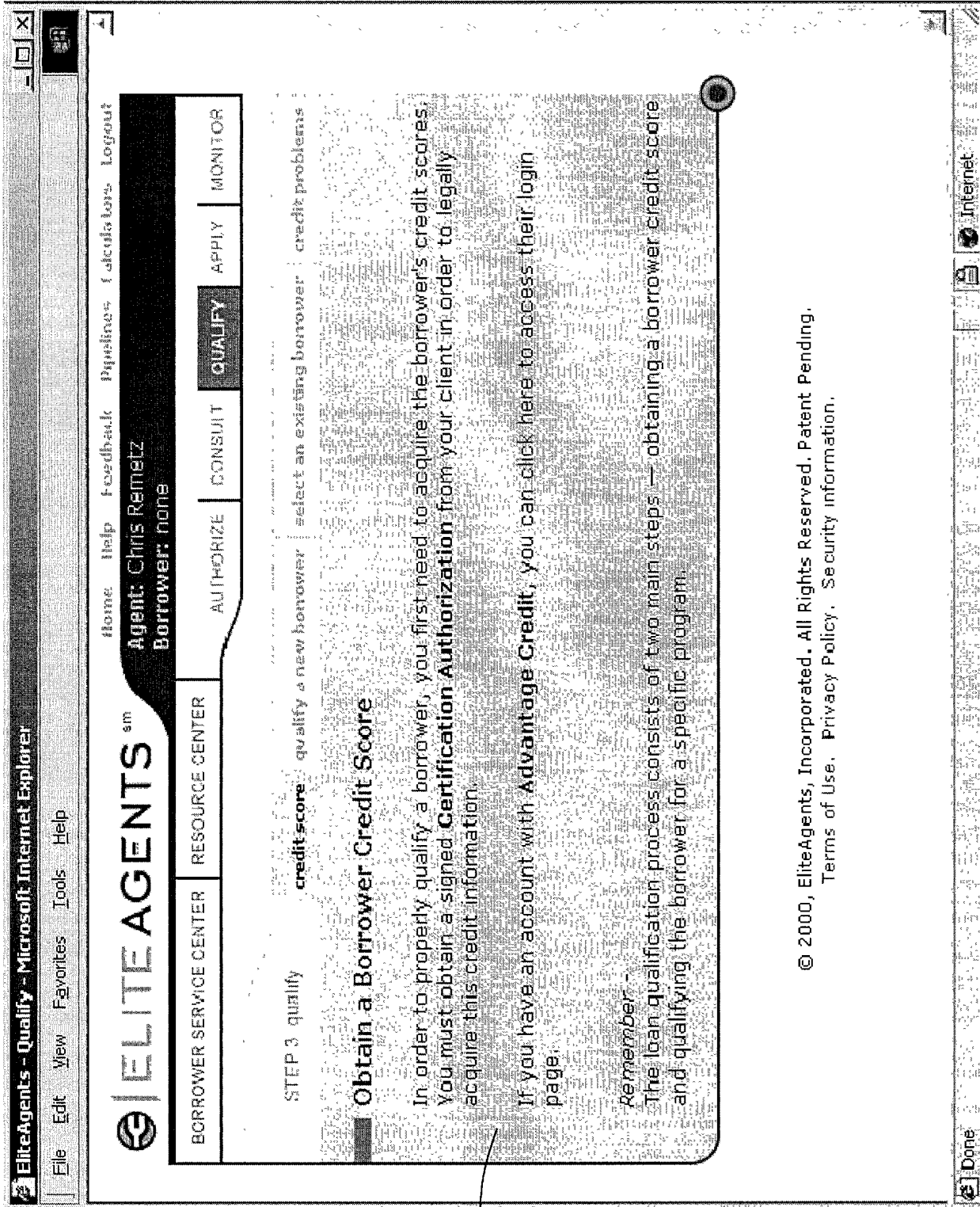
In addition, it is a good idea to review the document *The Most Common Mistakes Home Purchasers Can Make* to help your client avoid common home buying pitfalls.

#### Remember

You need to provide a thorough understanding of the home buying and mortgage processes to your client. This is not just a matter of providing superior service but ensures that you are within the legal accordance of RESPA.

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FIG. 7



800

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FIG. 8



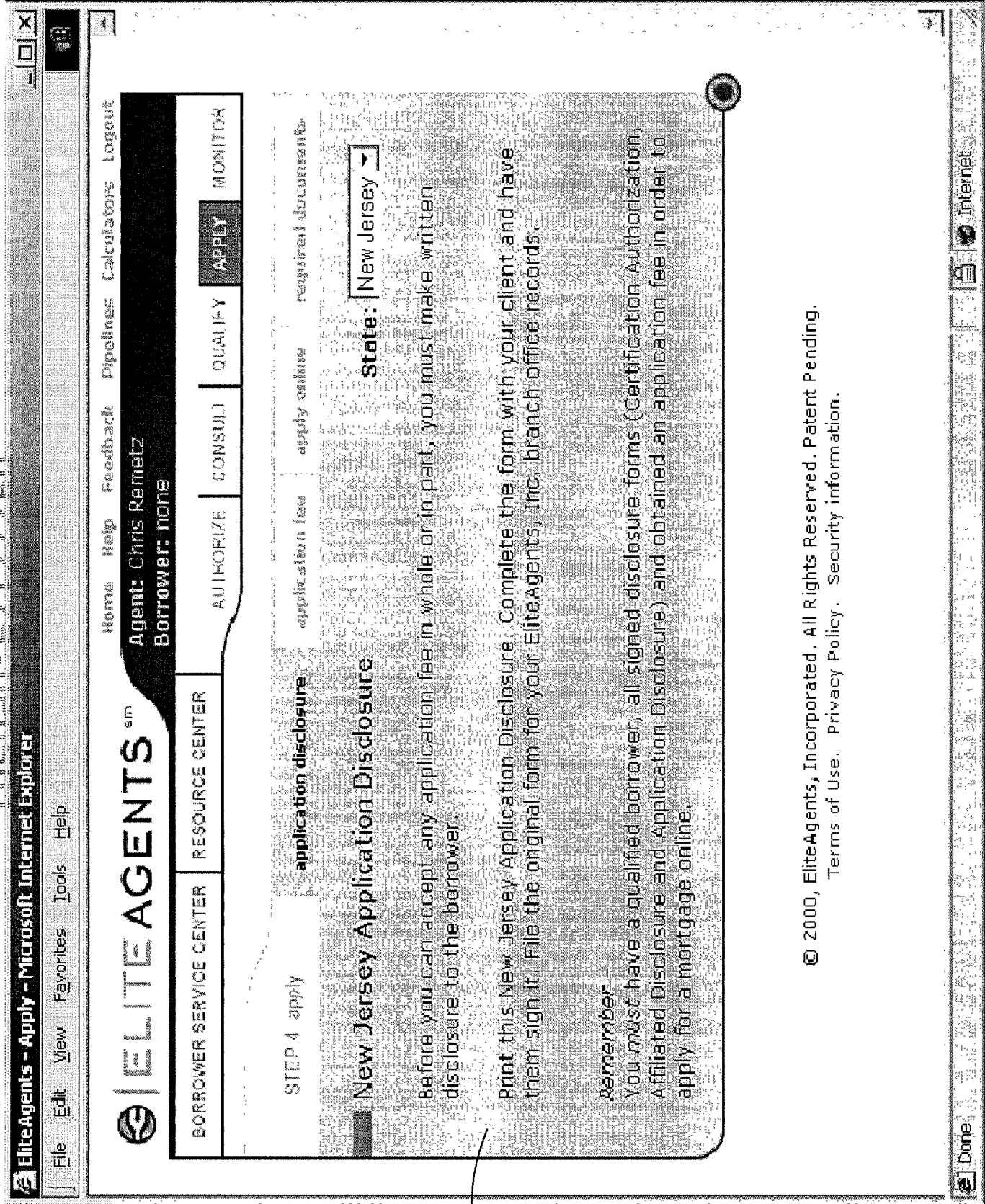
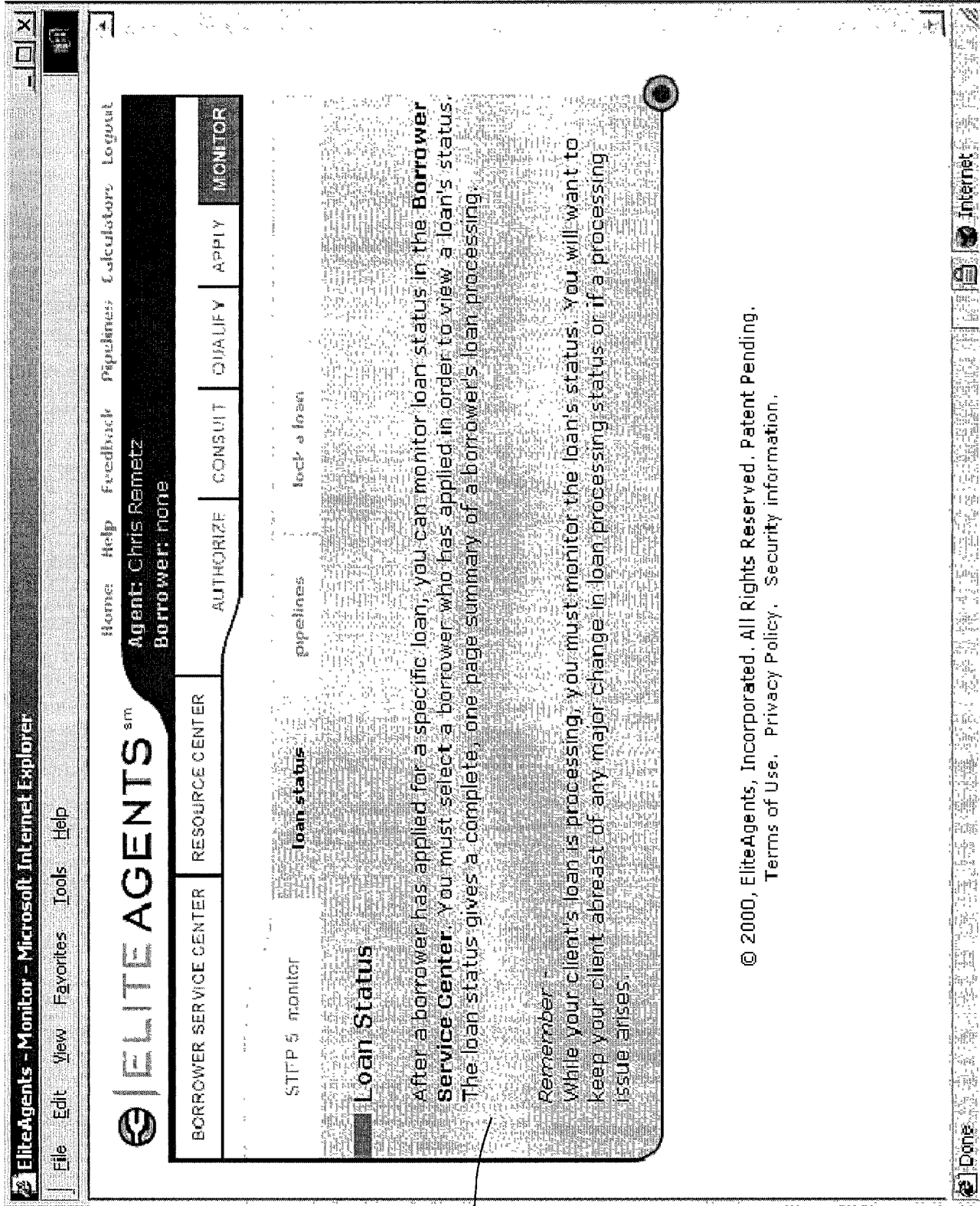


FIG. 9



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FIG. 10

## Borrower Information

1. Number of Borrowers:
2. Purpose of Loan:
3. Borrower Password:

# Borrower-1

- |                    |                      |
|--------------------|----------------------|
| 1. Borrower Type:  | Primary Borrower     |
| 2. First Name:     | Harvey               |
| 3. Last Name:      | Polonsky             |
| 4. Street Address: | 43 West Elm          |
| 5. City:           | Oak Swamp            |
| 6. State:          | New Jersey           |
| 7. ZIP:            | 07000                |
| 8. Phone:          | 908-555-0987         |
| 9. Fax:            |                      |
| 10. E-mail:        | hpolo@mindspring.net |

(For example, name@eliteagents.com)  
Do not enter spaces

1000

EliteAgents - Credit & Financials - Microsoft Internet Explorer

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**ELITE AGENTS**<sup>sm</sup>

Agent: Chris Remeltz  
Borrower: Harvey Polonsky

BORROWER SERVICE CENTER RESOURCE CENTER AUTHORIZE CONSULT QUALIFY APPLY MONITOR

borrower service center borrower financials property options qualified programs program details

### General Information

- Can you verify your income? ☒ Yes ☐ No
- Gift Amount: \$ 0

### Borrower 1 Financial Information

- Credit Score: 730
- Liquid Assets: \$ 45000  
(Include checking and savings accounts, and any other assets that will be liquidated for this transaction.)
- Retirement Accounts: \$ 17500
- Annual Income: \$ 78500
- Monthly Debt: \$ 1220
- Number of Properties Owned: 1  
(other than subject property)
- Other Real Estate Owned (1):
  - Property Use: Primary Pending Sale
  - Property Type: 1-Family
  - Sales Price: \$ 190000
  - Total Outstanding Mortgage Balances: \$ 75000

Save

Done Internet

FIG. 12

FIG. 13

1300

EliteAgents - Subject Property Information - Microsoft Internet Explorer

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**ELITE AGENTS<sup>sm</sup>**

Agent: Chris Remetz  
Borrower: Harvey Polonsky

BORROWER SERVICE CENTER RESOURCE CENTER AUTHORIZE CONSULT QUALIFY APPLY MONITOR

borrower  
service center  
financial  
property  
options  
qualified programs  
program details

**Subject Property Information**

1. State where Property is Located: New Jersey

2. County: Morris

3. Property Type: 1-Family

4. Property Use: Primary Residence

5. Purchase Price: \$ 225000

6. Estimated Payments & Income:

a. Annual Property Taxes: \$ 5700

b. Annual Homeowners Insurance: \$ 900

c. Monthly Condo Common Charges: \$ 0

d. Monthly Rental Income: \$ 0  
(combined for all non-owned occupied units)

Save

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FIG. 14

1400

EliteAgents - Loan Options - Microsoft Internet Explorer

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**ELITE AGENTS** sm

Agent: Chris Remetz  
Borrower: Harvey Polonsky

**BORROWER SERVICE CENTER** RESOURCE CENTER

**ELITE AGENTS** sm

borrower service center borrower financials property options qualified programs program details

**Loan Options**

1. Select loan program(s):

☒ 30 Year Fixed  
☐ 20 Year Fixed  
☒ 15 Year Fixed  
☐ 10 Year Fixed  
☐ 10 Year ARM  
☐ 7 Year ARM  
☐ 5 Year ARM  
☐ 3 Year ARM  
☐ 1 Year ARM

2. Downpayment:

Percent ☐ 0% ☐ 5% ☐ 15% ☐ 25%  
or  
Amount \$  ☐ 3% ☐ 10% ☐ 20% ☐ Other

3. Seller Concessions: \$

4. Desired Points:

5. Minimum Lock Days:

6. Special Options:

☐ Waive Tax & Insurance Escrows

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Done Internet

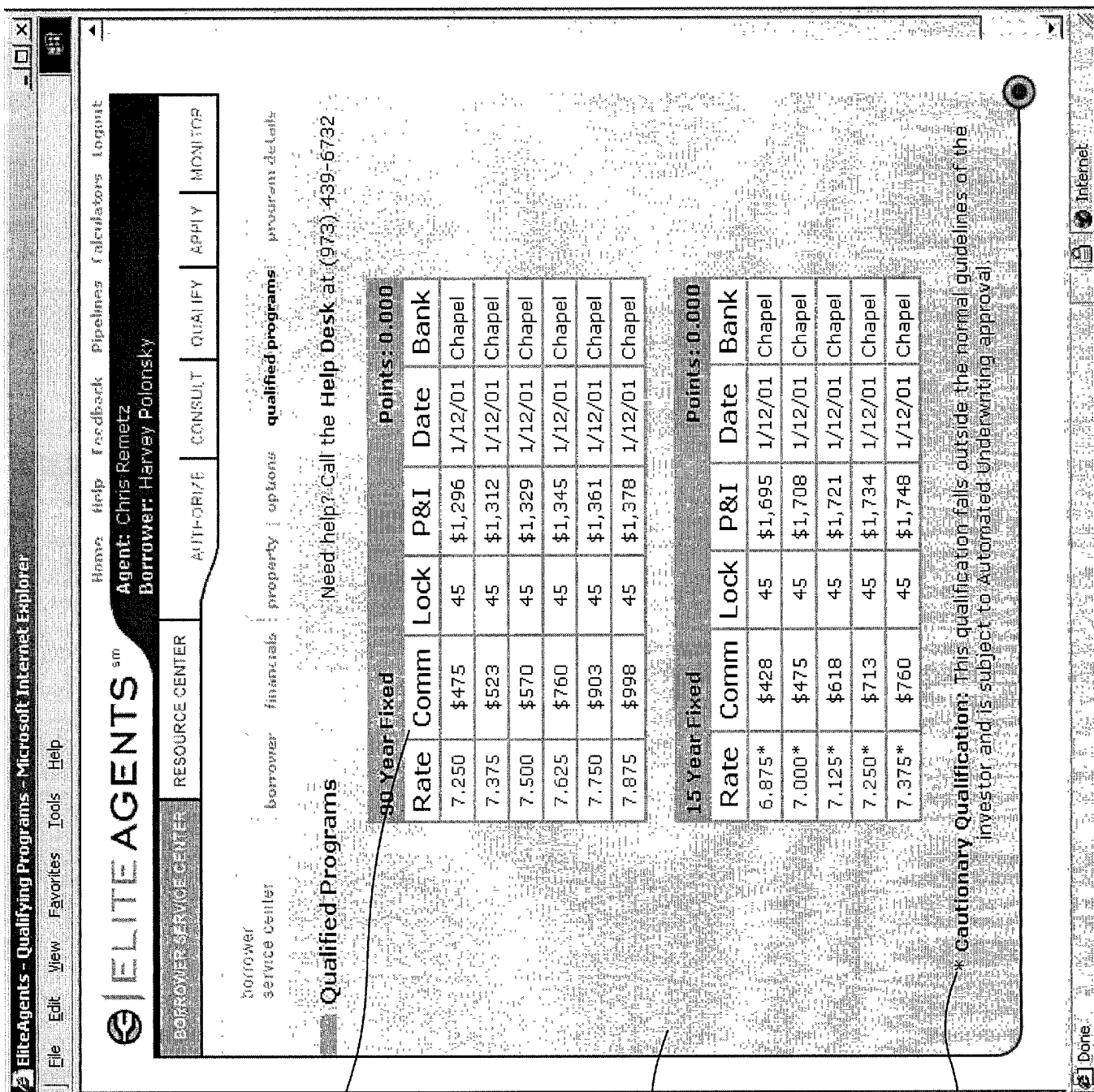


FIG. 15

1510

1500

1520





FIG. 17

1700

EliteAgents - Client Summary - Microsoft Internet Explorer

File Edit View Favorites Tools Help

# ELITE AGENTS<sup>SM</sup>

## Client Summary

Your EliteAgents Rep is

Agent **Chris Remetz**  
Office **EliteAgents, Inc.**  
Address **39 Plymouth Street**  
**Bldg. B1**  
**Fairfield, NJ 07004**  
Phone **973-808-5770**  
Fax **973-808-5710**  
E-mail **chris@eliteagents.com**

Your information is

Borrower **Harvey Polonsky**  
Address **43 West Elm**  
**Oak Swamp, NJ 07000**  
Phone **908-555-0987**  
Fax  
E-mail **hpolo@mindspring.net**  
ID **378**  
Password **grapefruit**

On 1/16/01 you priced the following 30 year fixed rate loan

Loan Use	Purchase
Property Type:	1-Family
Property Use:	Primary Residence
Purchase Price	\$225,000
Down Payment	\$35,000
Loan Amount	\$190,000
Rate	7.250
Points	0.000
Est Mortgage Payment	\$1,906
Min Lock Days	45
State	NJ
LTV	84%
Housing Ratio	29.1%
Debt Ratio	47.8%

You can check your loan status on the World Wide Web at any time

- 1 Point your web browser to <https://client.eliteagents.com/>
- 2 Enter your ID number **378**
- 3 Enter your password **grapefruit**

If you have any questions, please contact **Chris Remetz** at **973-808-5770**  
Thank you for using *EliteAgents*!

Done

FIG. 18

1800

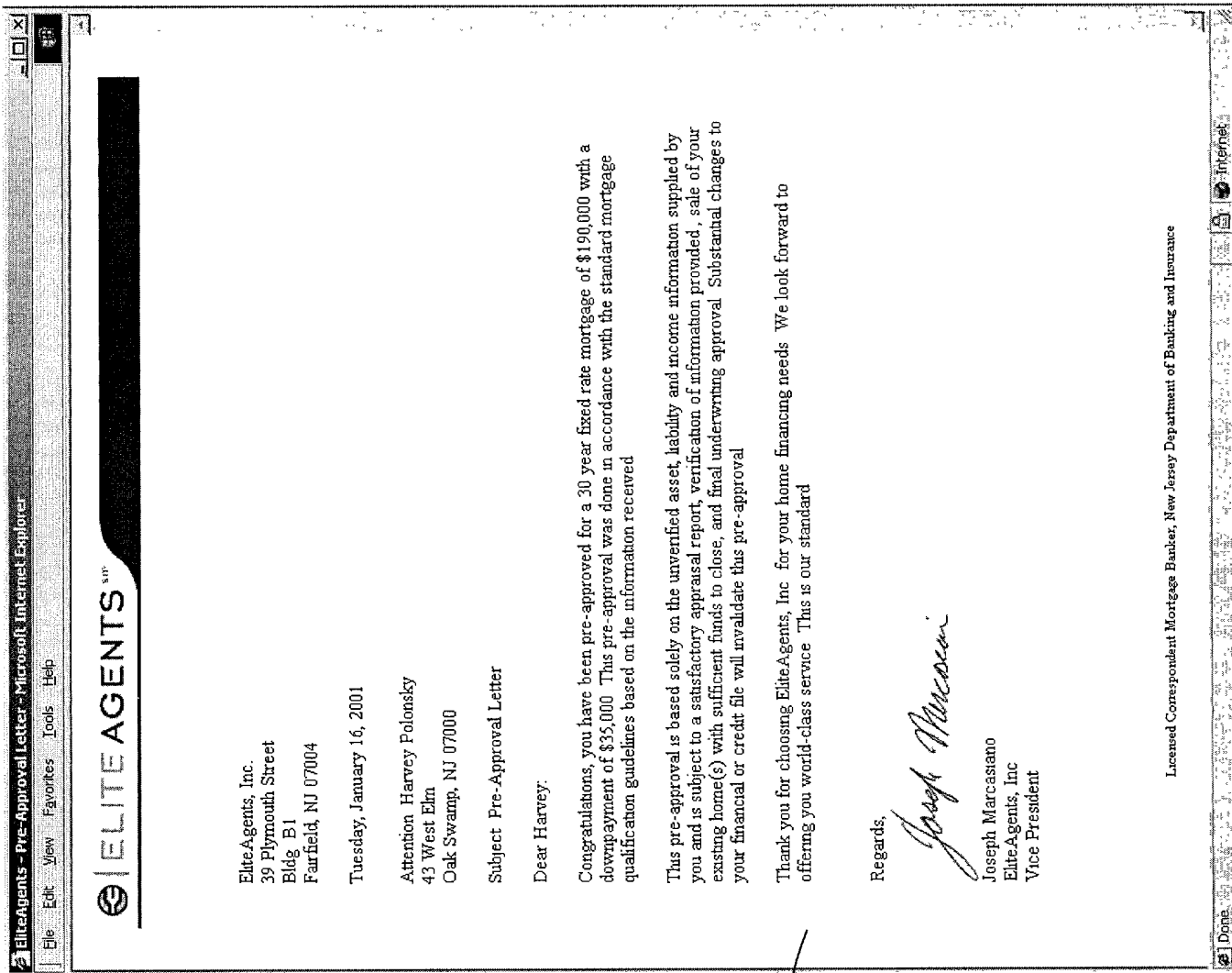


FIG. 19

1900

EliteAgents - Good Faith Estimate - Microsoft Internet Explorer

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**ELITE AGENTS<sup>sm</sup>**

**Good Faith Estimate of Mortgage Settlement Charges**  
(Not A Loan Commitment)

<b>Lender</b>	EliteAgents, Inc	<b>Sales Price:</b>	\$ 225,000
<b>Address</b>	39 Plymouth Street Fairfield, NJ 07004	<b>Total Loan Amount</b>	\$ 190,000
<b>Applicant(s)</b>	Harvey Polonsky	<b>Interest Rate</b>	7.250%
		<b>Points</b>	0.000%
		<b>Preparation Date</b>	1/16/01

The information provided below reflect estimates of the charges which you are likely to incur at the settlement of your loan. The fees listed are estimates - actual charges may be more or less. Your transaction may not involve a fee for every item listed. The numbers listed beside the estimates generally correspond to the numbered lines contained in the HUD-1 or HUD-1A settlement statement which you will be receiving after you have applied. The HUD-1 or HUD-1A settlement statement will show you the actual cost of items paid at settlement.

<b>MORTGAGE FEES</b>		<b>ESCROWS Reserves deposited with Lender</b>	
801 Loan Origination @ 0.000%	\$0	1001 Hazard Insurance Impounds (2 months @ \$75)	\$150
802 Discount @ 0.000%	\$0	1004 Property Tax Impounds (3 months @ \$475)	\$1,425
803 Appraisal Fee	\$275	1006 Flood Insurance Impounds (2 months @ \$0)	\$0
804 Credit Report Fee	\$0	<b>SUBTOTAL</b>	<b>\$1,575</b>
805 Lender's Inspection Fee	\$0		
806 Mortgage Insurance Application Fee	\$0	<b>TITLE/SETTLEMENT CHARGES</b>	
807 Assumption Fee	\$0	1101 Settlement or Closing Fee	\$450
808 Tax Service Contract	\$70	1105 Documentation Preparation	\$0
809 Underwriting Review Fee	\$0	1106 Notary Fee	\$0
810 Administrative Fee	\$375	1107 Attorney Fee	\$0
811 Application Fee	\$450	1108 Title Insurance Premium	\$865
812 Commitment Fee	\$0	1111 Endorsement Fee	\$0
813 Warehouse Fee / Interest Differential	\$0	1112 Title Searches	\$175
814 Yield sp'd. Prem. 1.250% \$2,375	\$0	<b>SUBTOTAL</b>	<b>\$1,490</b>
815 Serv. Rel. Prem. ___ % \$	\$0		
816 Origination Due Broker	\$0	<b>GOVERNMENT RECORDER AND TRANSFER FEES</b>	
817 FHA Upfront MIP / VA Funding Fee	\$0	1201 Recording Fee	\$65
818 Flood Certification	\$23		
819 Overnight Mail Fee	\$0		
<b>SUBTOTAL</b>	<b>\$1,193</b>		

Done

FIG. 20

2000

EliteAgents - Credit Card Approval - Microsoft Internet Explorer

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**ELITE AGENTS**<sup>sm</sup>

Agent: Chris Remetz  
Borrower: Maximillian Ellen

BORROWER SERVICE CENTER RESOURCE CENTER AUTHORIZED CONSULT QUALIFY APPLY MONITOR

**Payment Information**

Description: Appraisal Fee  
Amount: \$450.00

Description: Credit Mortgage Approval  
Amount: \$39.00

1. First Name: Maximillian

2. Last Name: Ellen

3. Address: 1 Main St

4. City: Fairfield

5. State: New Jersey

6. Zip: 07004

7. Payment Method:

Credit Card: (American Express, Discover, Master Card, Visa)

Card #: 4430 5200 7525 5555

Expires: 01/02

Personal Check received by agent:

Check #:

Submit

Done Internet

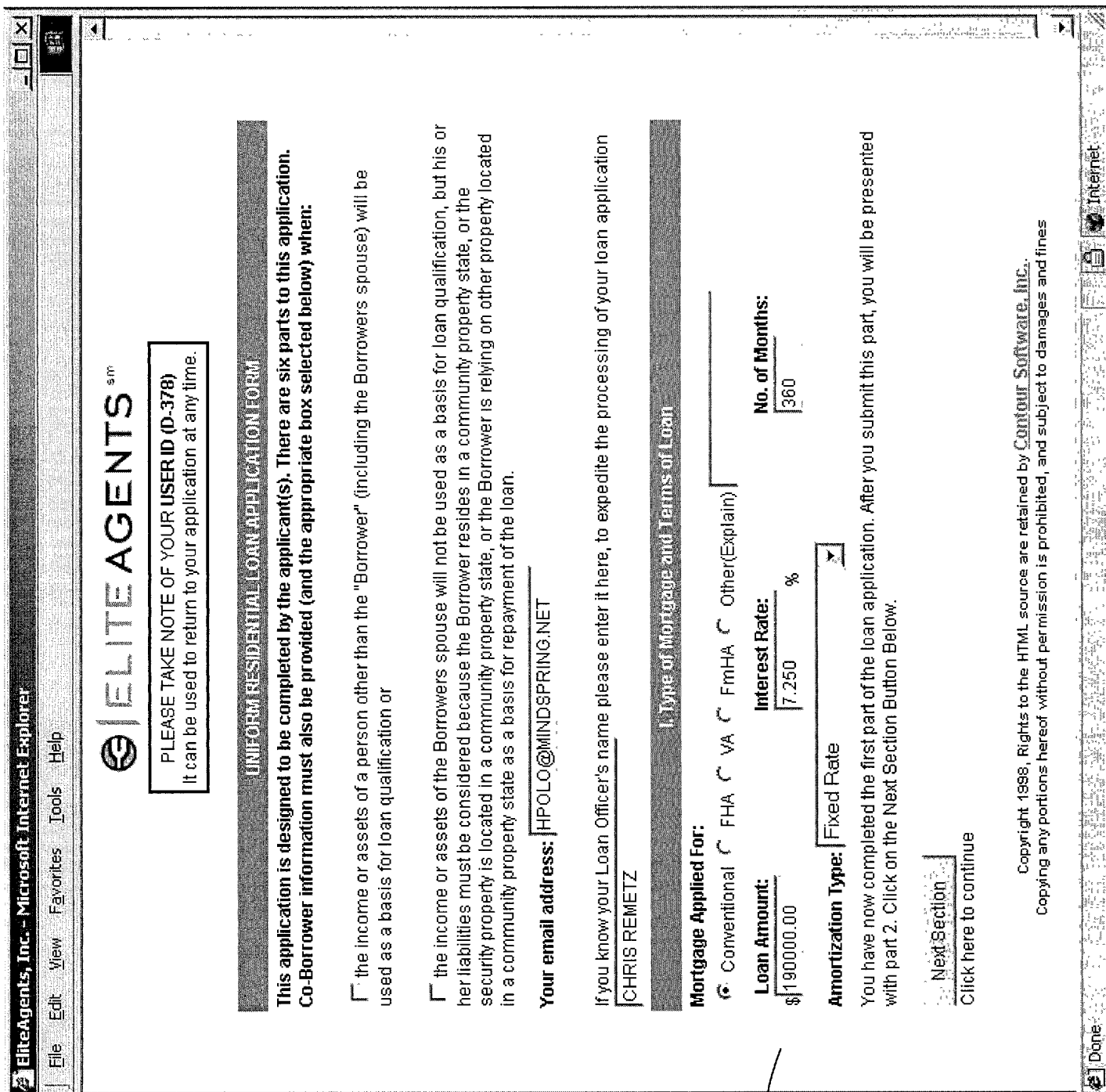


FIG. 21

2200

FIG. 22

EliteAgents - Borrower Service Center - Microsoft Internet Explorer

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**ELITE AGENTS<sup>sm</sup>**

Agent: Joe Fianga  
Borrower: Felita Hugo

**BORROWER SERVICE CENTER** RESOURCE CENTER AUTHORIZER CONSULT QUALIFY APPLY MONITOR

Borrower Service Center options qualified programs program details loan status

**Loan Status**

Documents & Conditions | Borrower | Rate Info | Processor | Processing | Property  
Loan Info | Borrower's Attorney/Title | Appraisal Info | Builder/Broker | Borrower's Realtor  
Credit Bureau | Homeowner's Insurance Clause | Title Insurance Clause

**LOCK A LOAN**

**Comments To Agent**

RECEIVED APPRAISAL-CAME IN AT 230K ONLY NEED 1 MORE VOE WHICH I AM WORKING ON.  
SHOULD HAVE IT TODAY.

**Borrower**

Name:	Felita Hugo	Rate:	7.500%
Address:	10 Huron ave apt 10L Jersey City, NJ 07308	Points:	1.125%
Tel:	9174577140	Lock Status:	
Fax:		Lock Exp:	11/1/00
Work:	212-420-2000	Est Close:	11/1/00
E-mail:			

**Rate Information**

**Processor**

Contact:	Linda Tarallo	Applied:	9/11/00
Phone:	203-740-7411	Submitted:	9/14/00
Fax:	203-740-7441	Approved:	9/15/00
E-mail:	nowens@eliteagents.com	Closed:	11/1/00
		Adverse Action:	

**Processing Information**

Internet

FIG. 23

2300

EliteAgents - Pipelines - Microsoft Internet Explorer

File

Edit

View

Favorites

Tools

Help

Home

Help

Feedback

Pipelines

Calculators

Login

ELITE AGENTS<sup>sm</sup>

BORROWER SERVICE CENTER

RESOURCE CENTER

Agent: Joe Fieringa

Borrower: none

AUTHORIZE

CONSULT

GUARANTEE

APPLY

MONITOR

pipelines

active

approved

floating

locked

closed

alerts

Closed Loans

Jun 8 2000 9:31AM

You have the following alerts: 2 Suspended, 2 Rejected

Include all Branch loans

Summary	Total Loans	Floating	Locked	Loan Volume	Total Commission
Active	5	5	0	\$1,185,975	\$919
Approved	0	0	0	\$0	\$0
Floating	5	5	0	\$1,185,975	\$919
Locked	0	0	0	\$0	\$0
Closed	5	5	0	\$890,000	\$3,838

No loans in this status group for January, 2001.

December, 2001

Borrower	Loan #	Loan Amount	Rate	Points	Orig. Date	Appr. Date	Close Date	Commis.
ZELINSKIE	20001375	\$137,000	8.250	0.000	11/13/00	12/5/00	12/7/00	\$719
<b>SUB TOTAL</b>	<b>1</b>	<b>\$137,000</b>						<b>\$719</b>

November, 2001

Borrower	Loan #	Loan Amount	Rate	Points	Orig. Date	Appr. Date	Close Date	Commis.
Hugo	20001304	\$202,500	7.500	1.125	9/5/00	9/15/00	11/1/00	\$608
<b>SUB TOTAL</b>	<b>1</b>	<b>\$202,500</b>						<b>\$608</b>

October, 2001

Borrower	Loan #	Loan Amount	Rate	Points	Orig. Date	Appr. Date	Close Date	Commis.
perna	1218	\$202,500	10.250	0.000	8/16/00	9/18/00	10/2/00	\$608
Lau	1130	\$100,000	8.625	1.500	3/15/00	10/13/00	10/31/00	\$788
<b>SUB TOTAL</b>	<b>2</b>	<b>\$302,500</b>						<b>\$1,395</b>

Done

Internet